

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-17673-SLM  
Chapter: 11  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Laura Nicoleau-Berman  
7103 Doctors Path  
Riverhead, NY 11901

Social Security No.:  
xxx-xx-8893

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 10/9/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: October 9, 2019  
JAN: LVJ

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Laura Nicoleau-Berman  
DebtorCase No. 18-17673-SLM  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 26

Date Rcvd: Oct 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2019.

db Laura Nicoleau-Berman, 7103 Doctors Path, Riverhead, NY 11901  
 517916800 Farm Credit East, 240 South Road, Enfield, CT 06082-4451  
 517916814 +HSBC, PO Box 4675, Carol Stream, IL 60197-4675  
 517460556 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 517916801 +Kondaur Capital Corp, 333 South Anita Drive,, Ste 400, Orange, CA 92868-3314  
 517460557 M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986  
 517916805 +Prober & Raphael, A Law Corporation, 20750 Ventura Blvd. Suite 100,  
 Woodland Hills, CA 91364-6207  
 517580648 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON WI 53708-8973  
 517611776 Wilmington Savings Fund Society, FSB, et al, c/o Kondaur Capital Corporation,  
 333 South Anita Drive, Suite 400, Orange, CA 92868-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

EDI: IRS.COM Oct 10 2019 04:38:00 Dist Dir of IRS, Insolvency Function, PO Box 724,  
 Springfield, NJ 07081-0724  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2019 01:03:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2019 01:03:05 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 asnee +E-mail/Text: jmarshall@jmpartnersllc.com Oct 10 2019 01:03:02 John J Marshall,  
 6800 Paragon Place, Suite 202, Richmond, VA 23230-1656  
 517916808 +EDI: AMEREXP.COM Oct 10 2019 04:38:00 American Express, PO Box 650448,  
 Dallas, TX 75265-0448  
 517606157 EDI: BECKLEE.COM Oct 10 2019 04:38:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517916809 EDI: BANKAMER.COM Oct 10 2019 04:38:00 Bank of America, PO Box 15109,  
 Wilmington, DE 19886-5019  
 517916810 +EDI: TSYS2.COM Oct 10 2019 04:38:00 Barclays Bank, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 517916811 EDI: CAPITALONE.COM Oct 10 2019 04:38:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 517916812 +EDI: RCSFNBMARIN.COM Oct 10 2019 04:38:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 517916812 +E-mail/PDF: creditonebknottifications@resurgent.com Oct 10 2019 01:09:12 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 517600523 +EDI: AIS.COM Oct 10 2019 04:38:00 Directv, LLC, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517483476 EDI: DISCOVER.COM Oct 10 2019 04:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517916813 +EDI: DISCOVER.COM Oct 10 2019 04:38:00 Discover Card, PO Box 6103,  
 Carol Stream, IL 60197-6103  
 517608934 E-mail/Text: camanagement@mtb.com Oct 10 2019 01:02:45 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 517589137 +EDI: MID8.COM Oct 10 2019 04:38:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517592754 EDI: PRA.COM Oct 10 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Upromise,  
 POB 41067, Norfolk VA 23541  
 517607827 +EDI: AIS.COM Oct 10 2019 04:38:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

op U.S. Bankruptcy Court  
 517916803 Property Taxes  
 517460558 Sussex County Sheriff Office  
 517916806 Sussex County Sheriff Office  
 517916807\* Internal Revenue Service, SBSE/Insolvency Unit of the IRS, PO Box 330500-Stop 15,  
 Detroit, MI 48232  
 517872106\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517916804\* +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 517916802\* M&T Bank, P.O. Box 62986, Baltimore, MD, 21264-2986  
 517879927 ##+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

TOTALS: 4, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 148

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Jenee K. Ciccarelli on behalf of Debtor Laura Nicoleau-Berman info@jc-lawpc.com,  
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Jeremy Doppelt Realty Management LLC Defined  
Benefit Plan kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov  
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin  
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7